Case 19-13682-mdc Doc 15 Filed 06/20/19 Entered 06/21/19 01:06:00 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Douglas Van Woert
Elizabeth Van Woert
Debtors

Case No. 19-13682-mdc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Keith Page 1 of 2 Date Rcvd: Jun 18, 2019 Form ID: 3091 Total Noticed: 21

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 20, 2019.
db/jdb
                                    Elizabeth Van Woert,
                                                           110 Sebastian Drive,
               +Douglas Van Woert,
                                                                                  Oxford, PA 19363-1128
14338353
                                                          Plano, TX 75025-9407
               +Capital One Auto Finan, Po Box 259407,
                                          PO Box 824406,
14338355
                Chester County Hospital,
                                                          Philadelphia, PA 19182-4406
14338356
               +Mohela/dept Of Ed,
                                    633 Spirit Dr,
                                                    Chesterfield, MO 63005-1243
                            8950 Cypress Waters Boulevard,
               +Mr. Cooper,
14338357
                                                             Coppell, TX 75019-4620
14338358
                Penn Medicine,
                                PO Box 824406,
                                                 Philadelphia, PA 19182-4406
14338359
               +Prospect Medical Holdings, Inc.,
                                                 PO Box 739, Dept. 142679,
                                                                              Oaks, PA 19456-0739
               +The Bank of New York Mellon Et Seq.,
                                                      Powers Kirn, LLC,
14339537
                                                                          Eight Neshaminy Interplex,
                             Trevose, PA 19053-6980
                 Suite 215,
14342851
               +U.S. Bank National Association,
                                                 KML LAW GROUP, P.C.,
                                                                         701 Market St. Suite 5000,
                Philadelphia, PA 19106-1541
               +US Department of Education/MOHELA,
14340115
                                                    633 Spirirt Dr, Chesterfield, MO 63005-1243
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                E-mail/Text: jgf@vflawoffice.com Jun 19 2019 02:54:29
                                                                         JAY G. FISCHER,
aty
                 342 Lancaster Avenue, Downingtown, PA 19334
tr
               +E-mail/Text: bncnotice@ph13trustee.com Jun 19 2019 02:55:22
                 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
                E-mail/Text: megan.harper@phila.gov Jun 19 2019 02:55:07
                                                                            City of Philadelphia,
sma
                 City of Philadelphia Law Dept.,
                                                                              1515 Arch Street 15th Floor,
                                                  Tax Unit/Bankruptcy Dept,
                 Philadelphia, PA 19102-1595
                E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2019 02:54:46
smg
                                                                             P.O. Box 280946,
                 Pennsylvania Department of Revenue, Bankruptcy Division,
                 Harrisburg, PA 17128-0946
               +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 19 2019 02:55:01
                                                                                        U.S. Attorney Office,
smq
                                            Room 1250, 615 Chestnut Street,
                                                                                Philadelphia, PA 19106-4404
                c/o Virginia Powel, Esq.,
               +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 19 2019 02:54:56
                                                                                   United States Trustee,
                 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                   Philadelphia, PA 19107-4405
                E-mail/Text: ebn@americollect.com Jun 19 2019 02:54:59
14338351
                                                                          Americollect Inc,
                 1851 S Alverno Road,
                                       Manitowoc, WI 54221
                EDI: BANKAMER.COM Jun 19 2019 06:43:00
14338352
                                                          Bank of America,
                                                                             PO Box 31785,
                 Tampa, FL 33631-3785
14338354
                EDI: CAPITALONE.COM Jun 19 2019 06:43:00
                                                            Capital One Bank Usa N, 15000 Capital One Dr,
                 Richmond, VA 23238
14341845
               +EDI: AISACG.COM Jun 19 2019 06:43:00
                                                        Capital One Auto Finance, a division of,
                 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
               +E-mail/Text: clientservices@simonsagency.com Jun 19 2019 02:55:19
14338360
                                                                                     Simons Agency Inc,
                                       Liverpool, NY 13088-2176
                 4963 Wintersweet Dr.
                                                                                            TOTAL: 11
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**** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

JAY G. FISCHER on behalf of Debtor Douglas Van Woert jgf@vflawoffice.com, fischerjr86304@notify.bestcase.com

JAY G. FISCHER on behalf of Joint Debtor Elizabeth Van Woert jgf@vflawoffice.com, fischerjr86304@notify.bestcase.com

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District/off: 0313-2 User: Keith Page 2 of 2 Date Rcvd: Jun 18, 2019

Form ID: 309I Total Noticed: 21

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JILL MANUEL-COUGHLIN on behalf of Creditor THE BANK OF NEW YORK MELLON ET SEQ.

jill@pkallc.com,

chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com

TOTAL: 5

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| | | /- |
|---|----------------------------------|---|
| Information to i | dentify the case: | |
| Debtor 1 | Douglas Van Woert | Social Security number or ITIN xxx-xx-5226 |
| Debtor 2 | First Name Middle Name Last Name | EIN |
| | Elizabeth Van Woert | Social Security number or ITIN xxx-xx-7166 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN |
| United States Bankruptcy Court Eastern District of Pennsylvania | | Date case filed for chapter 13 6/6/19 |
| Case number: 19- | -13682-mdc | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | | N (D) () | |
|----|---|---|---|--|
| | | About Debtor 1: | About Debtor 2: | |
| 1. | Debtor's full name | Douglas Van Woert | Elizabeth Van Woert | |
| 2. | All other names used in the last 8 years | | | |
| 3. | Address | 110 Sebastian Drive Oxford, PA 19363 | 110 Sebastian Drive Oxford, PA 19363 | |
| 4. | Debtor's attorney Name and address | JAY G. FISCHER 342 Lancaster Avenue Downingtown, PA 19334 | Contact phone (610) 269-0900 | |
| | | | Email: jgf@vflawoffice.com | |
| 5. | Bankruptcy trustee Name and address | WILLIAM C. MILLER, Esq. Chapter 13 Trustee | Contact phone 215–627–1377 | |
| | | P.O. Box 1229 Philadelphia, PA 19105 | Email: ecfemails@ph13trustee.com | |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in | 900 Market Street Suite 400 | Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M. | |
| | this case at this office or online at www.pacer.gov . | Philadelphia, PA 19107 | Contact phone (215)408–2800 | |
| | | | Date: 6/18/19 | |

For more information, see page 2

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Case number 19-13682-mdc

| 7. | be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not | August 5, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Suite 18-341, 1234 Philadelphia, PA 19 | Market Street, 9107 | | |
|--|---|--|--|---|--|--|
| | Deadlines The bankruptcy clerk's office must receive these documents and any | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 10/4/19 | | | |
| | required filing fee by the following deadlines. | You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or | | | | |
| | | a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | | | |
| | | Deadline for all creditors to file a proof of claim (except governmental units): | | | | |
| | | Deadline for governmental units to file a proof of claim: | Filing deadline: 1 | 2/3/19 | | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: | 30 days after the conclusion of the meeting of creditors | | |
| 9. Filing of plan | | The debtor has filed a plan. This plan proposes payment to the trustee of \$1371.19 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/5/19 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107 | | | | |
| 10 | Creditors with a foreign address | | | | | |
| 1 | Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | | | | |
| 12 | 2. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distr to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exem You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | | | | | |
| Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part However, unless the court orders otherwise, the debts will not be discharged until all payments unare made. A discharge means that creditors may never try to collect the debt from the debtors per as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U. 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the under 11 U.S.C. § must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object exemptions in line 8. | | | | ments under the plan ebtors personally except ider 11 U.S.C. § office by the deadline. If U.S.C. § 1328(f), you | | |